

Fill in this information to identify your case:

Debtor 1 Robert O'Brien

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the Northern District of California

Case number 3:16-bk-30152
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of

Official Form 106I Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information	Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.	Occupation Employer's name Professional Commercial Interiors, Inc.	N/A
Occupation may include student or homemaker, if it applies.	Employer's address P.O. Box 877 Sausalito, CA 94966	N/A
	How long employed there?	N/A

Part 2: Give Details About Monthly Income

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$15,000.00	
3. Estimate and list monthly overtime pay.	\$0.00	
4. Calculate gross income. Add line 2 + line 3.	\$15,000.00	
5. List All payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$3,000.00	
5b. Mandatory contributions for retirement plans	\$0.00	
5c. Voluntary contributions for retirement plans	\$0.00	
5d. Required repayments of retirement fund loans	\$0.00	
5e. Insurance	\$0.00	
5f. Domestic support obligations	\$0.00	

	For Debtor 1	For Debtor 2 or non-filing spouse
5g. Union dues	\$0.00	
5h. Other deductions. Specify:	\$0.00	
6. Add the payroll deductions. Add lines 5a through 5h	\$3,000.00	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$12,000.00	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$0.00	
8b. Interest and dividends	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$0.00	
8d. Unemployment compensation	\$0.00	
8e. Social Security	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	\$0.00	
8g. Pension or retirement income	\$0.00	
8h. Other monthly income. Specify:	\$0.00	
9. Add all other income. Add lines 8a-8h.	\$0.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 9 for Debtor 1 and Debtor 2 or non-filing spouse.	\$12,000.00	
11. State all other regular contributions to the expenses that you list in Schedule J (Official Form 106J). Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J (Official Form 106J). Specify:	\$0.00	
12. Add the amounts on lines 10 and 11. The result is the combined monthly income. Also write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> (Official Form 106Sum) if it applies.	\$12,000.00	
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

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Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the Northern District of California
Case number 3:16-bk-30152
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing
post-petition chapter 13
expenses as of

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☒ No.
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.
Do not state the dependents' names.

- ☒ No
☐ Yes. Fill out this information for each dependent

Dependent's
relationship to Debtor
1 or Debtor 2

Dependent's age

Does dependent live
with you?

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

Note: Monthly payments that are being made through the Chapter 13 Plan, if any, are not included in the expenses listed on this schedule.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$5,700.00**

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

	4c.	4d.	5.	6.	6a.	6b.	6c.	6d.	7.	8.	9.	10.	11.	12.	13.	14.	15.	15a.	15b.	15c.	15d.	16.	17.	18.	19.	20.	20a.	20b.	20c.	20d.	20e.	20f.
4c. Home maintenance, repair, and upkeep expenses																																
4d. Homeowner's association or condominium dues																																
5. Additional mortgage payments for your residence, such as home equity loans																																
6. Utilities:																																
6a. Electricity, heat, natural gas																																
6b. Water, sewer, garbage collection																																
6c. Telephone, cell phone, Internet, satellite, and cable services																																
6d. Other. Specify: N/A																																
7. Food and housekeeping supplies																																
8. Childcare and children's education costs																																
9. Clothing, laundry, and dry cleaning																																
10. Personal care products and services																																
11. Medical and dental expenses																																
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.																																
13. Entertainment, clubs, recreation, newspapers, magazine, and books																																
14. Charitable contributions and religious donations																																
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.																																
15a. Life insurance																																
15b. Health insurance																																
15c. Vehicle insurance																																
15d. Other insurance. Specify: N/A																																
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A																																
17. Installment or lease payments (None)																																
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I (Official Form 106I)																																
19. Other payments you make to support others who do not live with you. Specify: N/A																																
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I (Official Form 106I)																																
20a. Mortgages on other property																																
20b. Real estate taxes																																
20c. Property, homeowner's, or renter's insurance																																
20d. Maintenance, repair, and upkeep expenses																																
20e. Homeowner's association or condominium dues																																
20f. Other. Specify:																																

21. Other. Specify:

Miscell & Sundry

21.

Your
expenses**\$300.00****22. Calculate your monthly expenses.****22a. Add lines 4 through 21.**

22a.

\$8,040.00**22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2**

22b.

22c. Add line 22a and 22b. The result is your monthly expenses.

22c.

\$8,040.00**23. Calculate your monthly net income****23a. Copy line 12 (your combined monthly income) from Schedule I**

23a.

\$12,000.00**23b. Copy your monthly expenses from line 22 above.**

23b.

\$8,040.00**23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income**

23c.

\$3,960.00**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No
☐ Yes.
Explain.....